

Question 14. Please write a short description of the effects you experienced (in response to Question 13. “Did you experience any effects because of miscalculations in payroll, such as increased interest payments or late mortgage payments.”)

1. Due to my overtime being calculated incorrectly my pay was lower than I calculated and I was forced to pay a late fee on my car payment and my house payment. It was incredibly stressful.
2. My bank charged me a return check fee, and I was in fear for 2 weeks expecting bounced checks due to the lack of funds from the state that were due me. In addition, I had increased cell phone bills because I was working out of town that week.
3. Automatic bill pay overdrafted my account
4. My check has been messed up twice. Both times I had to pay late fees and over drafts.
5. I was not paid and was told tough and that I would have to wait at least until the next pay date to be paid. This happened to be longer due to payment schedule. My bills did not stop but my earned pay did.
6. I borrowed to make payment on time.
7. I need each and every dime of each and every pay check on time. I am at the bottom of CM2 pay class, and with insurance premiums, I net less than \$30,000 per year. I suffered bank fees, late fees and the lost time via aggravation to try and resolve this
8. All of the above. Additional added stress at work and at home.
9. Bounced check
10. The bill from the oral surgeon went into collections.
11. Because of the fact that I did not receive a payroll check in January, I got behind on several bills and had to borrow money from a relative to pay rent.
12. Could not pay my bills because of the shortage on my check.
13. Other minor bills were late
14. because of the mistake my paycheck was short over 900 and I had to take out loans to pay my bills and paid some late.
15. THE OVERTIME PAY WAS CUT SO MUCH,I HAVE TO WORK EVERY CHANCE I GET,AND STILL DON,T MAKE WHAT I USE TO,IF IT WENT BACK TO THE OLD SYSTEM,PLUS PUTTING YOUR LONGEVITY WITH YOUR PAY CHECK,IS ANOTHER WAY THE GOVERMENT IS GETTING MORE TAXES FROM US.
16. FINANCIAL HARDSHIPS DUE TO SMALLER CHECKS, BUDGET WAS OUT OF SYNC.
17. Stress of calling bank to straighten EDISON's error out, stress of calling other creditors and try to explain what had happened and, the stress of just having to deal with something that had not been my fault.
18. I will come up short on 401(k) deductions unless I make another change.

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19. By having my longevity and payroll paid in one lump sum it caused me to have to more tax because it sent pay to a higher bracket. Just wrong. No resolution. Just the way it has to be because of EDISON.
20. Incorrect amount was deducted, higher taxes were taken out and can not be reversed only corrected for future withdrawals.
21. we are so busy with the economy being so bad se are literally flooded with new clients. There is not enough time to do all this other stuff when we are already seeing double the people we were seeing and now they are looking over our shoulders constantly
22. Late fees of more than \$ 260.00
23. did not have any for 2 months
24. My rent was late and I was without food, because I had to pay for my newborn's formula.
25. Had to borrow money to pay state issued credit card payment because the due date came and still no travel reimbursement received.
26. made plans on how i needed to spend my longevity money
27. It affected my bills.
28. This created a snowball that resulted in my moving in with a friend because I became slightly overdrawn- this led to rent being paid late and you can guess the rest
29. Late fees
30. I had to live on less money for the pay period
31. Due to timing of changing bank account, lost my life insurace policy which premiums were autodraft from account.
32. late payments/ late fees, cost money for a money order to pay back promissory note
33. Due to this new 'Fortdearbo' Charge, my pay was effected, and bills have been late
34. when overtime payment was taken back by HR check was short and did not have money to pay all bills or they were late.
35. I rec'd cut off notices from NES monthly, I was late on all my bills. I could never give anyone a date when I could make payment b/c I never knew how much money I would receive My car note still is in a negative status b/c of all of this.
36. not being able to make a payment on time.
37. Payments on bills were late
38. pay received late so bills weren't able to be paid until check deposited in bank.
39. The mortgage company filed a default order.
40. pay my bills on time
41. I do not no just when you will be paid
42. I was shorted money that I needed at that time
43. Late payment on credit cards. Unable to get prescriptions filled on time.

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44. Money shortage for bills, food, etc.
45. Had to borrow money from family to pay my bills on time.
46. not knowing when overpayment would be taken back out
47. My medicinie payment was off, and my regarlar bill were off puting me in a fix so bad that I have to take money from my 401k to make the different. that is another tax payment. that is wrong for the workers who have to use there retirement money.
48. paid child support for a nonexistant child. problem later resolved
49. when you are set for one thing and you recieve another it is an effect and a great one.
50. Pay out of pocket for medical coverage as the dependent was terminated from the coverage
51. Late on personal bills
52. interst on loans, late fees on utilities
53. I had to pay several bills late, incurring late charges
54. Unable to pay off debt due to being shorted on my longevity check
55. late fee on utility bill
56. Wages & taxes are incorrect due to longevity paid twice
57. i am totally frustrated by edison; not knowing if is correct
58. Had a late payment fee of 39.00
59. Difficulty in knowing available funds to budget expenses
60. bills paid late due
61. tuition was late and other committments had to be juggled
62. see above
63. Edison system has gave sick and annual leave, also paid holiday when I am not suppose to get it. I am not satisfy with this system at all.
64. This happened right before christmas...This caused in less money for christmas
65. I had been on leave and this was my first check after returning. I was late on rent, daycare, and other household bills. I had to borrow money to pay for these.
66. see above
67. Recalculation caused check to be short \$300 to \$400 per pay period.
68. Late house payment, late utilituy payment, and no extra money for groceries.
69. I went into my bank account information in edison to confirm that the account number was correct and Edison thought that I made changes and they issued me a manual check. As a result my checking acct was in the negative b/c I have aut withdrawal of bills
70. Had to redo my monthly budget to accomadate the difference in what I had figured.
71. I had check bounce and my rent was late .Causing me to pay a late fee.

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72. I received my paycheck that was \$310 short which effected my monthly budget.
73. Decrease of reserve funds due to longevity payment being made twice.
74. I was threatened with IRS taking my home until I found an IRS employee who went into detail to find out where my money was going. Nashville kept saying that it was being taken out and they left it at that.
75. I had to contact bank to stop automatic payments until issue was resolved.
76. late payments on bills. could not get all of kids perscriptions filled
77. Caused financial hardship
78. I had overdraft fees because the money didn't arrive in a timely manner.
79. less net pay
80. The loss of income caused me to not be able to pay the full amount of my bills.
81. Time without pay, making it difficult to pay needed bills.
82. trying to explain to my landlord that my check was miscalculated and awaiting them to correct this, was told it wasn't there problem and they needed the, money. Had to get an express loan, to pay the electric so I wouldn't get disconnected,\$30 interest
83. Unable to determine where the deductions went both from payroll and annual time.
84. I didn't receive a check for 6 weeks so I couldn't pay any of my bills so I had all kinds of late fees and penalties
85. Had to take a loan due to actions not being taken as promised
86. unable to go to doctor because it looked like I had no insurance.
87. in short,,, your system sucks eggs!
88. To much withheld from longevity and improperly paid.
89. Delayed payments on utilities
90. Less food in the house, less travel, LESS Saved! Turned into a collection agency for unpaid medical bills that should have been covered.
91. I am poor i live pay check to pay check all bills were behind!
92. Excess tax withholding reduced longevity payment=less money to pay on cc balances=more interest paid.
93. Late payments
94. late fees for other bills, not mortgage
95. insufficient funds fees
96. I had to cancel my sons birthday party and make payment arrangements for some of my bills. I had to make arrangements to pay part of my mortgage payment and pay a late fee on the mortgage.
97. check are late 2 to 3 day

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98. See impact description above.
99. I had to pay 283.00 that i had not budgeted for causing others bills to be paid late.
100. I had late student loan payments. I had to scabble to borrow money.
101. See above
102. I never recieved an explanation of how much I would have to pay for my health insurance. I ended up not having any income the first month I came back to work because the letter I recieved from edison said I owed \$70. That is what I mailed and planned for.
103. the late payments caused a negative report
104. my account went overdrawn because my paycheck was not in my account as it should have been
105. I didn't receive the tax return I was expecting, instead of a few hundred I got \$23
106. I had to move other monies around to satisfy certain payments
107. short on money for the month
108. Bills were unable to be paid and has created a snowball effect.
109. short on money for groceries and prescriptions
110. Yes It made all my payments late. My husband is disabled and I'm the head of the household.
111. Increased taxes.
112. Lost monies used for Ins. pa;yments.
113. I had to borrow money from my brother to pay my bills on 2 separate occasions.
114. my overtime was not calculated correctly and the state feels they are done with the issue
115. I had to find an alternate method of payment.
116. late bills
117. see above note. My water was turned off. My mortgage payment was late.
118. I should get reimbursed for my travel in a timely manner but cannot because I am unable to enter travel claim
119. When I prepared my taxes for 2008, it effected my taxes.
120. Purchase of medical supplies had to be postponed.
121. Not really as withholding was withheld from the "extra" longevity check I received & had to pay back...in other words, my bank account received the payment minus withholding but then my next check was for the total amount (payment PLUS withholding).
122. I had to talk to my banker to avoid overdraft charges.
123. I had juggle my other bills around to pay the money back
124. the combined payments of longevity and regular check made me lose money not gain.

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- 125. I had to pay late rent and make a partial car payment
- 126. I had to pay late fees for my utilities. Still do not have my money.
- 127. I had to re-route my finances
- 128. Paychecks were short. Bills were effected.
- 129. W2 was not sent in a timely manner. Interest rates increased in the interim.
- 130. I was in effect not covered by insurance the first month I was eligible
- 131. all bills were overdue do to non-payment of salary; bankruptcy was dismissed due to the noncompliance with the order of the court, non-payment of my salary. in addition, it was necessary to refile and incur additional attorney fees and past due bills.
- 132. It was the person I supervise as far as mortgage etc. Not having leave and getting sick caused LWOP for me and if I did not have savings it would have been bad.
- 133. The additional stress of not carrying out my budget which affects not only myself but my Mother and Sister who live in another state was really uncalled for. One pay period would have been sufficient time to correct the error but the stress continued fo
- 134. Delay in getting paid the allotment
- 135. Pending deposits were not considered money in the bank.
- 136. Late on bills
- 137. Because Flex Plan payments were not being deducted properly, I misbudgetted. I now have trouble juggling bills (day care payments, food, utilities, etc.).
- 138. I had to take an annual day from work to deposit my check and pay the bills, & etc., To keep from paying late charges and the overdraft fees.
- 139. bills paid late, late charges
- 140. other loans were late and late fees were applied that I had to pay
- 141. utility bills, cable bills, water bills, car payment all of these were late and I had to depend on my aged mother and adult children to pay my bills and buy food to eat.
- 142. If I do not receive my full paycheck, I will incur a \$90.00 penalty on my late rent
- 143. Denial of SSA Disability for my spouse due to incorrect extra income showing on YTD gross earnings
- 144. stress of not being paid on time and child support paid late
- 145. I owed someone money and I had to tell them I couldn't pay them.
- 146. mortgage for December was late due to decreased amount of longevity.
- 147. late on bills
- 148. could not go to the dentist until resolved
- 149. after working overtime to pay for unexpected car repairs, I was not paid overtime, but given comp time. Then when I brought it to their attention, they took the comp time and I received nothing for the overtime. I then had to borrow money to pay the bill

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- 150. I had an overdraft.
- 151. automatic deductions from my checking account bounced costing me overdraw fee of \$38 each
- 152. When you have to choose wish bill is more important to pay till you can get caught back.
- 153. I had a baloon note due and did not get as much longevity as usual percentage wise I got several less dollars which made me not meet my obligation.
- 154. with the bank, by being short on paycheck - when it should be regular or round about and yet, short when received. Yet, had worked or taken leave and still short about 1-200 dollars from regular pay for being of month.
- 155. My staff have had extra charges due to overdrawl fees and some have had to pay late payments. We have provided them with documentation for the lenders/banks. We have had to deal with angry staff and the poor morale generated by EDISON issues.
- 156. MY CHECK WAS NOT WHAT I EXPECTED!
- 157. Late fees, doing without medicines, skipping meals
- 158. I had to pay late payment penalty. Need to rearrange my mortgage payment
- 159. checking account was off when I tried to balance it
- 160. I incurred bank overdraft fees.
- 161. Late payments on utilities bill
- 162. car payment went up due to being late
- 163. I had to pay taxes on part of my health insurance
- 164. Pay more each month into flex
- 165. unable to make utility and credit card payments
- 166. I was late paying bills
- 167. Not enough was withheld and I had to pay additional income taxes at the end of last year.
- 168. overdraft charges
- 169. I had to pay my rent late light bill late phone bill late no Christmas gifts for my grand children.
- 170. overdraft charges, interest pn late payments
- 171. By Edison messing up my time and them taking my money away all at once from something that happened in December, I was late on paying a few of my bills because that was money that me and my family were depending on. I am already living payday to payday.
- 172. money budgeted was not available.
- 173. Having a difficult time paying monthly shelter and utilities.
- 174. overdraft on my checking account
- 175. I payed mortgage but had to charge things like food

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- 176. Bills are not paid on time.
- 177. Having to go a longer time between getting paid.
- 178. Just getting corrections made
- 179. Extra 10% on rent
- 180. not having all of paycheck resulted in late payments of bills
- 181. late on paying bills other than mortgage.
- 182. Had to borrow money for house pmt.
- 183. The delay in reimbursements has adversely affected my ability to manage my personal budget.
- 184. My longevity was transferred to my 401K without my consent; taxes on the amount were deducted from my salary.
- 185. late payments on premiums and possible cancellation of coverage
- 186. I have had numerous late fees, and missed pymnt charges
- 187. bills were not paid on time with overdrafts incurred
- 188. I had to pay overdraft fees to my bank and late fees on my bills.
- 189. OVERDRAFT OF BANK ACCOUNT
- 190. borrow money
- 191. I may need to amend my federal income tax return.
- 192. Medical Billing and perscription issues
- 193. I am afraid that I may have to pay extra in taxes
- 194. SL Bank Error - Shorted \$400 for about six weeks
- 195. My water and sewer were shut off, I had to pay a reconnection fee. I had several things to bounce at the bank that charged \$35 dollars for each occurence. Also, I was not able to make a credit card payment my APR went from 9.9 to 26%
- 196. The loss of cash flow came during holidays -- so, yes bills got paid a bit later.
- 197. Due to shortage in pay, I had to make other accommodations to pay bills.
- 198. Had to use my savings funds to pay my bills due to sporadic pay period cutoffs (because of 28 day rotating shifts)